

**UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY**

**METROPOLITAN LIFE INSURANCE  
CO.,**

**Plaintiff,**

**v.**

**JANET TEIXEIRA, through her legal  
guardian KAREN SARTO and  
GABRIELA RAMIREZ**

**Defendants.**

Civ. No. 16-07486 (KM) (JBC)

**ORDER & JUDGMENT**

**IT APPEARING** that, on February 20, 2020, the Hon. Michael A. Hammer, Jr., U.S. Magistrate Judge, filed a Report and Recommendation (DE 37) in this interpleader action involving insurance proceeds; and

**IT APPEARING** that no objection to the R&R, timely or otherwise, has been filed, *see* Fed. R. Civ. P. 72(b); L. Civ. R. 72.1c(2); and

**THE COURT** having reviewed the R&R *de novo* despite the lack of an objection; and

**IT APPEARING** that Judge Hammer's reasoning is sound, and that no error of law, clear error of fact, or abuse of discretion is apparent;

**IT IS THEREFORE** this 12th day of March, 2020,

**ORDERED** that the Report and Recommendation (DE 37) is **ADOPTED** and **AFFIRMED** pursuant to 28 U.S.C. § 636 and Fed. R. Civ. P. 72(b)(3);<sup>1</sup> and it is further

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<sup>1</sup> "A judge of the court may accept, reject, or modify, in whole or in part, the findings or recommendations made by the magistrate judge." 28 U.S.C. § 636(b)(1);

**ORDERED AND ADJUDGED**, for the reasons stated in the Report and Recommendation, that

- (a) Default shall be entered against defendant Gabriela Ramirez;
- (b) Judgment shall be entered in favor of defendant Karen Sarto and against defendant Gabriela Ramirez; and
- (c) The \$34,901.27 interpleader deposit, plus any accrued interest, shall be released to defendant Karen Sarto.

The clerk shall close the file.

  
**KEVIN MCNULTY**  
**United States District Judge**

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*see also U.S. v. Raddatz*, 447 U.S. 667, 680 (1980) (stating that the district court judge has broad discretion in accepting or rejecting the magistrate's recommendation).